

Certificate Number: 03621-NJ-DE-036070965

Bankruptcy Case Number: 21-17879



03621-NJ-DE-036070965

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 18, 2021, at 1:33 o'clock AM EDT, Maryellen McNama-Bailly completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 18, 2021 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: Credit Counselor